United States Bankruptcy Court District of New Hampshire							Vol	untary	Petition					
Name of Debtor (if individual, enter Last, First, Middle):  Vallee, Paul C.					Na	ame of Jo	oint De	ebtor (Spouse	e) (Last, First	t, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								used by the I maiden, and			years			
Last four dig	e, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (	ITIN) No./	Complete	e EIN La	ast four di more than or	igits of ne, state	f Soc. Sec. or	Individual-	Taxpayer I.I	D. (ITIN) No	o./Complete EIN
	ess of Debto	or (No. and S	Street, City, a	and State)	:	ZIP Co		reet Addr	ress of	Joint Debtor	(No. and St	reet, City, an	nd State):	ZIP Code
G 45		0.1. 7.1		25 .		03034			n · 1	6.1	D ' ' 1 D1	CD :		
Rocking		of the Princ	cipal Place of	f Business	3:		Co	ounty of I	Reside	nce or of the	Principal Pl	ace of Busin	ness:	
Mailing Add	-	otor (if diffe	rent from str	eet addres	s):		M	ailing Ad	ldress	of Joint Debt	or (if differe	ent from stre	et address):	
					_	ZIP Co	ode							ZIP Code
Location of (if different			iness Debtor ve):											
	Type of	f Debtor			Nature	of Busin	ess			Chapter	of Bankru	ptcy Code U	Jnder Whic	h
(Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities,			(Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other			e as define	d   D	Chapte Chapte Chapte Chapte Chapte	er 7 er 9 er 11 er 12	of C of	hapter 15 Perf a Foreign Mapter 15 Perf a Foreign Mapter 15 Perf a Foreign Mapter Mapt	etition for Ro Main Procee etition for Ro	ding ecognition	
check this	s box and stat	te type of enti	ty below.)	☐ Deb	Tax-Exe (Check box tor is a tax- er Title 26 of e (the Inter	a, if applice exempt of the Un	cable) organizatio nited States	on s	defined	are primarily co l in 11 U.S.C. § ed by an indivi nal, family, or	(Checonsumer debts § 101(8) as idual primarily	k one box) , y for		are primarily ess debts.
	Fi	ling Fee (Cl	heck one box	(1)		Che	eck one box			•	ter 11 Debt			
Full Filing Fee attached  Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed applicable to chapter 7 individuals only). Must attach signed applicable to chapter 7 individuals only). Must attach signed applicable to chapter 7 individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Check all a court is a consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Check all a court is unable to pay fee except in installments. Rule 1006(b). See Official Check all a court is unable to pay fee except in installments. Rule 1006(b). See Official Check all a court is unable to pay fee except in installments. Rule 1006(b). See Official Check all a court is unable to pay fee except in installments. Rule 1006(b). See Official Check all a court is unable to pay fee except in installments. Rule 1006(b) and the court is unable to pay fee except in installments. Rule 1006(b) and the court is unable to pay fee except in installments. Rule 1006(b) and the court is unable to pay fee except in installments. Rule 1006(b) and the court is unable to pay fee except in installments.				Debtor is eck if: Debtor's are less the eck all applie A plan is Acceptan	aggregate han \$2,343 cable boxes being file nces of the	noncor 3,300 (a es: ed with	this petition.	defined in 11 lated debts (except to adjustment	U.S.C. § 101(: cluding debts t on 4/01/13 a	owed to insid	ers or affiliates) e years thereafter). editors,			
Statistical/A	Administrat	tive Inform	ation				in accord	lance with	11 U.S	S.C. § 1126(b).		S SPACE IS F	OR COURT	USE ONLY
Debtor e	stimates tha	at, after any	be available exempt prop for distributi	erty is ex	cluded and	administ			id,					
Estimated N			□ 200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001 50,000			OVER 100,000				
Estimated A  So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,0 to \$100 million	001 \$100,000 to \$500 million		,000,001 billion	More than \$1 billion				
Estimated Li	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,0 to \$100 million	001 \$100,000 to \$500 million	0,001 \$500, to \$1		More than \$1 billion				

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BI (Official For	m 1)(4/10)		rage 2		
Voluntar	y Petition	Name of Debtor(s): Vallee, Paul C.			
(This page mu	st be completed and filed in every case)				
	All Prior Bankruptcy Cases Filed Within Last		ach additional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
forms 10K a pursuant to S and is reques	Exhibit A  sletted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner have informed the petitioner tha 12, or 13 of title 11, United Sta under each such chapter. I furth required by 11 U.S.C. §342(b).  X /s/ Victor W. Dahar, Signature of Attorney for De	Sr. August 11, 2011		
		Victor W. Dahar, Sr.			
	Exhor own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	ibit C pose a threat of imminent and iden	tifiable harm to public health or safety?		
	Exh	ibit D			
_	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	-	ttach a separate Exhibit D.)		
If this is a joi		a part of this petition.			
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin	g the Debtor - Venue			
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principa	ll assets in this District for 180		
	There is a bankruptcy case concerning debtor's affiliate, go				
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or princi in the United States but is a de	pal assets in the United States in fendant in an action or		
	Certification by a Debtor Who Reside (Check all app		Property		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box ch	ecked, complete the following.)		
	(Name of landlord that obtained judgment)	<u> </u>			
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the				
	the entire monetary default that gave rise to the judgment of Debtor has included in this petition the deposit with the coafter the filing of the petition.		_		

Voluntary Petition	Name of Debtor(s):
·	Vallee, Paul C.
This page must be completed and filed in every case)	
	natures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X // S/ Paul C. Vallee  Signature of Debtor Paul C. Vallee	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.  Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative
X Signature of Joint Debtor	Transe Transe of Potengal Representative
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
August 11, 2011	Signature of Non-Autorney Bankruptcy Leution Treparer
Date	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for
Signature of Attorney*  X /s/ Victor W. Dahar, Sr. Signature of Attorney for Debtor(s)  Victor W. Dahar, Sr. BNH 01175  Printed Name of Attorney for Debtor(s)  Victor W. Dahar Professional Association  Firm Name  20 Merrimack Street Manchester, NH 03101	compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankrutpcy petition preparer is not
Address	an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Email: vdaharpa@att.net (603) 622-6595 Fax: (603) 647-8054  Telephone Number  August 11, 2011  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address  X
information in the schedules is incorrect.	Date
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X Signature of Authorized Individual	If more than one person prepared this document, attach additional sheets

Printed Name of Authorized Individual

Title of Authorized Individual

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of New Hampshire

		District of New Hampshire		
In re	Paul C. Vallee		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to
obtain the services during the seven days from the time I made my request, and the following exigent
circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case
now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

<u> </u>	a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a mo	• -
<u> </u>	11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incap	bable of realizing and making rational decisions with respect to
financial responsibilities.);	
•	11 U.S.C. § 109(h)(4) as physically impaired to the extent of being participate in a credit counseling briefing in person, by telephone, or
☐ Active military duty in a	a military combat zone.
☐ 5. The United States trustee or larequirement of 11 U.S.C. § 109(h) does no	bankruptcy administrator has determined that the credit counseling of apply in this district.
I certify under penalty of perjury	y that the information provided above is true and correct.
Signature of	f Debtor: /s/ Paul C. Vallee
	Paul C. Vallee
Date: Aug	gust 11, 2011

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

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B7 (Official Form 7) (04/10)

# United States Bankruptcy Court District of New Hampshire

In re	Paul C. Vallee	-	Case No.	
		Debtor(s)	Chapter	13

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$35,250.00	2011
\$45,843.00	2010
\$53,302.00	2009

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None 

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR **Green Tree Servicing LLC** PO Box 6172 Rapid City, SD 57709-6172 DATES OF **PAYMENTS** Second mortgage payments of \$284.00 for last three months

AMOUNT STILL AMOUNT PAID OWING \$852.00

\$44,586.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF **TRANSFERS**

NAME AND ADDRESS OF CREDITOR

AMOUNT STILL OWING TRANSFERS

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF **PROCEEDING** 

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Credability f/k/a CCCS PO Box 818 Concord, NH 03302-0818

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 08/05/11

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$50.00

NAME AND ADDRESS OF PAYEE

Victor W. Dahar Professional Association 20 Merrimack Street Manchester, NH 03101

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 08/11/11

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$274.00 - Court filing fee \$3,226.00 - Legal fee

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California,

Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

5

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

AL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO.
NAME (ITIN)/ COMPLETE EIN

Paul C. Vallee 3730 Landscaping, LLC ADDRESS
351 Patten Hill Road

Candia, NH 03034

NATURE OF BUSINESS Landscaping BEGINNING AND ENDING DATES

10/04/2006 to present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

#### 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. None

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, None

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

NAME AND ADDRESS

TITLE

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

DATE OF TERMINATION

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS**  DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 11, 2011	Signature	/s/ Paul C. Vallee
			Paul C. Vallee
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Homestead: 928 High Street, Candia, NH 03034

- 180,000.00 225,182.91

Sub-Total > **180,000.00** (Total of this page)

Total > **180,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07)

B6B (Official Form 6B) (12/07)

In re	Paul C. Vallee		Case No	
-		Debtor		

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Hous	ehold goods and furnishings	-	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Wear	ing apparel	-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	Shoto	gun	-	150.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(7)	Sub-Tota  Fotal of this page)	al > <b>3,650.00</b>

2 continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Paul C. Vallee	Case No.

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Sheet)			
	Type of Property	N O N E	Description and Location of Property		Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		100% Membership interest in Paul C. Vallee Landscaping, LLC		-	8,000.00
14.	Interests in partnerships or joint ventures. Itemize.	X				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	X				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.					
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
				(Total of	Sub-Tota f this page)	al > <b>8,000.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Paul C. Vallee	Case No.
		· · · · · · · · · · · · · · · · · · ·

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	20	07 Bombardier 4-wheeler ATV	-	3,000.00
	other vehicles and accessories.	20	06 F2500 Chevrolet Pickup truck	-	18,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 21,000.00 (Total of this page)

Total > **32,650.00** 

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

B6C (Official Form 6C) (4/10)

In re	Paul C. Vallee	Case No
		<del>,</del>

Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafte
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Homestead: 928 High Street, Candia, NH 03034	N.H. Rev. Stat. Ann. § 480:1	100,000.00	180,000.00
<u>Household Goods and Furnishings</u> Household goods and furnishings	N.H. Rev. Stat. Ann. § 511:2(III)	3,000.00	3,000.00
Wearing Apparel Wearing apparel	N.H. Rev. Stat. Ann. § 511:2(I)	500.00	500.00
<u>Firearms and Sports, Photographic and Other Hot</u> Shotgun	oby Equipment N.H. Rev. Stat. Ann. § 511:2(XVIII)	150.00	150.00
Stock and Interests in Businesses 100% Membership interest in Paul C. Vallee Landscaping, LLC	N.H. Rev. Stat. Ann. § 511:2(XVIII)	7,850.00	8,000.00

Total: 111,500.00 191,650.00

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B6D (Official Form 6D) (12/07)

In re	Paul C. Vallee	Case No.
•		Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Н	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT - NGEN	Q U L D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx9365			04/2006	Ť	A T E			
Americas Servicing Center PO Box 10328 Des Moines, IA 50306-0328		-	First mortgage  Homestead: 928 High Street, Candia, NH 03034		D			
			Value \$ 180,000.00	Ш			180,000.00	0.00
Account No. xxxxxxxxx0032  Bombardier PO BOx 981439 El Paso, TX 79998		-	11/1007  Recreation vehicle  2007 Bombardier 4-wheeler ATV					
			Value \$ 3,000.00				3,456.00	456.00
Account No. xxxxx6957  Green Tree Servicing LLC PO Box 6172 Rapid City, SD 57709-6172		-	04/2006  Second mortgage  Homestead: 928 High Street, Candia, NH 03034  Value \$ 180,000.00				45,182.91	45,182.91
Account No.  Steven M. Autieri, Esq. Marinosci Law Group, PC 1350 Division Road Suite 301 West Warwick, RI 02893		-	Notice purposes only - America's Svc.  Homestead: 928 High Street, Candia, NH 03034					
			Value \$ 180,000.00				0.00	0.00
continuation sheets attached			S (Total of th		otal page		228,638.91	45,638.91

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Paul C. Vallee	Case No
_		Debtor

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_			_				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	L H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	ŀ	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.	T		Autombile	T T	ΙT	ll		
	ı				E D	Ш		
TD Bank Operations Center PO Box 219 Lewiston, ME 04243		-	2006 F2500 Chevrolet Pickup truck					
	L		Value \$ 18,000.00			Ш	18,000.00	0.00
Account No.			Value \$					
Account No.	t	t	, and ¢	T		Н		
Account No.			Value \$	_				
			Value \$					
Account No.			Value \$					
Sheet 1 of 1 continuation sheets attac Schedule of Creditors Holding Secured Claims		d to	(Total of t	Sub his			18,000.00	0.00
<u> </u>			(Report on Summary of So		ota lule	- 1	246,638.91	45,638.91

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### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

<b>Domestic</b>	support	obligation	ıs

B6E (Official Form 6E) (4/10)

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

2 continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re	Paul C. Vallee		Case No.	
		Debtor	,,	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### **Domestic Support Obligations**

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** J C INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) \$176.00 per week Account No. Stephanie Vallee 0.00 351 Patten Hill Road Candia, NH 03034 0.00 0.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 2 continuation sheets attached to

(Total of this page)

Schedule of Creditors Holding Unsecured Priority Claims

0.00

0.00

B6E (Official Form 6E) (4/10) - Cont.

In re	Paul C. Vallee		Case No.	
		Debtor	,,	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. Internal Revenue Service 0.00 Andover, MA 05501 8,000.00 8,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 8,000.00 8,000.00 0.00 (Report on Summary of Schedules) 00.000,8 8,000.00 Case: 11-13052-JMD Doc #: 1 Filed: 08/11/11 Desc: Main Document Page 24 of 45

Case No. In re Paul C. Vallee

Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

.... 4 -1-1-

B6F (Official Form 6F) (12/07)

☐ Check this box if debtor has no creditors holding unsecure	ed c	lain	ns to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UZLLQULDA	SPUT	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-4065				Ť	DATED		
Cardmember Service PO Box 15153 Wilmington, DE 19886-5153		-			D		8,745.16
Account No. x4495			Collection agency for Merrimack Emergency Phylicians Services				
Gragil Associates Inc. 29 Winter Street Pembroke, MA 02359		-	Merrimack Emergency Phylicians Services				
							190.00
Account No. x9159  Gragil Associates Inc. 29 Winter Street Pembroke, MA 02359		_	Collection agency for ELliot Professional Services				
							265.00
Account No. xxxx-xxxx-xxxx-3993  HSBC Bank PO Box 5253 Carol Stream, IL 60197		-	06/2005				
							5,442.86
continuation sheets attached			(Total of t	Subt his j			14,643.02
			(Report on Summary of Sc		ota lule		14,643.02

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B6G (Official Form 6G) (12/07)

In re Paul C. Vallee

Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case: 11-13052-JMD Doc #: 1 Filed: 08/11/11 Desc: Main Document Page 26 of 45

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

B6H (Official Form 6H) (12/07)

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**B6I (Official Form 6I) (12/07)** 

In re	Paul C. Vallee		Case No.	
		Debtor(s)		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	F DEBTOR AND SI	POUSE		
Debtor's Marital Status.	RELATIONSHIP(S):	AGE(S):	OCBE		
Single	Son	3			
	Daughter	4			
<b>Employment:</b>	DEBTOR		SPOUSE		
-	Landscaping				
Name of Employer	Paul Vallee Landscaping, LLC				
How long employed					
	351 Patten Hill Road Candia, NH 03034				
	projected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$ _	4,700.00	\$	N/A
2. Estimate monthly overtime		\$ _	0.00	<b>\$</b> _	N/A
3. SUBTOTAL		\$_	4,700.00	\$	N/A
4. LESS PAYROLL DEDUCTIONS	S				
<ul> <li>Payroll taxes and social secu</li> </ul>	urity	\$	475.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DEI	DUCTIONS	\$_	475.00	\$	N/A
6. TOTAL NET MONTHLY TAKE	E HOME PAY	\$	4,225.00	\$	N/A
7. Regular income from operation of	f business or profession or farm (Attach detailed states	nent) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	rt payments payable to the debtor for the debtor's use of	or that of	0.00	\$	N/A
11. Social security or government as	ssistance	¢.	0.00	Ф	N1/A
(Specify):		\$_	0.00	* —	N/A N/A
12. Pension or retirement income		—	0.00	Φ —	N/A
13. Other monthly income		Ψ	0.00	Ψ	IN/A
(Specify):		\$	0.00	\$	N/A
(-1		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$_	0.00	\$	N/A
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$_	4,225.00	\$	N/A
16. COMBINED AVERAGE MON	THLY INCOME: (Combine column totals from line 1	5)	\$	4,225	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re	Paul C. Vallee		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

on points and the second of th	-0.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,630.00
a. Are real estate taxes included? Yes X No	Ψ	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	195.00
b. Water and sewer	\$ <del></del>	0.00
c. Telephone	\$ <del></del>	0.00
d. Other Cable/Internet	\$ ——	25.00
3. Home maintenance (repairs and upkeep)	<u> </u>	100.00
4. Food	<u> </u>	600.00
5. Clothing	φ	75.00
6. Laundry and dry cleaning	ф •	15.00
7. Medical and dental expenses	φ	200.00
8. Transportation (not including car payments)	Φ	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	ф ——	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ	0.00
	¢.	6.00
a. Homeowner's or renter's	\$	
b. Life	\$	60.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Internal Revenue Service	\$	400.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other <b>Bombardier</b>	\$	109.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	177.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	Φ.	3,692.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,092.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	4,225.00
b. Average monthly expenses from Line 18 above	\$ <del></del>	3,692.00
c. Monthly net income (a. minus b.)	ψ ———	533.00
c. Monuny net income (a. inimus v.)	Ψ	333.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court**District of New Hampshire

In re	Paul C. Vallee			Case No.		
			Debtor(s)	Chapter	13	
	<b>DECLARATION</b> C	ONCERN	ING DEBTOR'S SC	HEDULI	ES	
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.						
Date	August 11, 2011	Signature	/s/ Paul C. Vallee Paul C. Vallee Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW HAMPSHIRE

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court District of New Hampshire**

	District of New Hampshire						
In re	Paul C. Vallee		Case No.				
		Debtor(s)	Chapter	13			
		CERTIFICATION OF NOTICE TO CONSUM UNDER § 342(b) OF THE BANKRUPT		R(S)			
		Certification of Debtor					

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Paul C. Vallee	X	/s/ Paul C. Vallee	August 11, 2011
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	X		
		Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case: 11-13052-JMD Doc #: 1 Filed: 08/11/11 Desc: Main Document Page 33 of 45

# United States Bankruptcy Court District of New Hampshire

In re	Paul C. Vallee		•	Case N	lo.	
			Debtor(s)	Chapte	er <b>13</b>	
	DISCLOSUR	E OF COMPENSA	ATION OF ATTOR	NEY FOR	DEBTOR(S)	
(	Pursuant to 11 U.S.C. § 329(a) compensation paid to me within on be rendered on behalf of the debtor	e year before the filing o	f the petition in bankruptcy,	or agreed to be	paid to me, for servi	
	For legal services, I have agree	ed to accept		\$	3,500.00	
	Prior to the filing of this stater				3,500.00	
					0.00	
2.	The source of the compensation pa	id to me was:				
	Debtor		Other (specify):			
3.	The source of compensation to be p	paid to me is:				
	Debtor		Other (specify):			
5.		r with a list of the names  ee, I have agreed to render al situation, and rendering tition, schedules, stateme the meeting of creditors a  ured creditors to redu nts and applications a	of the people sharing in the or r legal service for all aspects g advice to the debtor in dete nt of affairs and plan which nd confirmation hearing, and the to market value; exercts as needed; preparation a	compensation is of the bankrupt rmining whethe may be required any adjourned mption planni	attached.  cy case, including: r to file a petition in l; hearings thereof;  ng; preparation and	bankruptcy;
<b>6</b> . 1	By agreement with the debtor(s), the	ne above-disclosed fee doo debtors in any discha	_		ances, relief from	stay actions or
		C	ERTIFICATION			
	I certify that the foregoing is a company part of the company of t	plete statement of any ag	reement or arrangement for	payment to me	For representation of	he debtor(s) in
Dated	d: <b>August 11, 2011</b>		/s/ Victor W. Daha			
			Victor W. Dahar, S Victor W. Dahar Po 20 Merrimack Stre Manchester, NH 03 (603) 622-6595 Fa vdaharpa@att.net	rofessional As et 3101 ax: (603) 647-8		

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court District of New Hampshire**

In re	Paul C. Vallee		Case No.	
-		Debtor		
			Chapter	13
			ен <b>а</b> рт <b>е</b>	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	180,000.00		
B - Personal Property	Yes	3	32,650.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		246,638.91	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		8,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		14,643.02	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,225.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,692.00
Total Number of Sheets of ALL Schedu	ıles	15			
	T	otal Assets	212,650.00		
			Total Liabilities	269,281.93	

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court District of New Hampshire**

In re	Paul C. Vallee		Case No.		
-		, Debtor	,		
		Dentoi			
			Chapter	13	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	8,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	8,000.00

#### State the following:

Average Income (from Schedule I, Line 16)	4,225.00
Average Expenses (from Schedule J, Line 18)	3,692.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,700.00

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		45,638.91
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	8,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		14,643.02
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		60,281.93

Case: 11-13052-JMD Doc #: 1 Filed: 08/11/11 Desc: Main Document Page 36 of 45

# United States Bankruptcy Court District of New Hampshire

		District of New Hampshire		
n re	Paul C. Vallee		Case No.	
		Debtor(s)	Chapter	13
	VER	RIFICATION OF CREDITOR 1	MATRIX	
e ab	ove-named Debtor hereby verifies	s that the attached list of creditors is true and c	correct to the best	of his/her knowledge.
ate:	August 11, 2011	/s/ Paul C. Vallee		
		Paul C. Vallee		

Signature of Debtor

Americas Servicing Center PO Box 10328 Des Moines, IA 50306-0328

Bombardier PO BOx 981439 El Paso, TX 79998

Cardmember Service PO Box 15153 Wilmington, DE 19886-5153

Gragil Associates Inc. 29 Winter Street Pembroke, MA 02359

Gragil Associates Inc. 29 Winter Street Pembroke, MA 02359

Green Tree Servicing LLC PO Box 6172 Rapid City, SD 57709-6172

HSBC Bank PO Box 5253 Carol Stream, IL 60197

Internal Revenue Service Andover, MA 05501

Stephanie Vallee 351 Patten Hill Road Candia, NH 03034

Steven M. Autieri, Esq. Marinosci Law Group, PC 1350 Division Road Suite 301 West Warwick, RI 02893

TD Bank Operations Center PO Box 219 Lewiston, ME 04243

# Case: 11-13052-JMD Doc #: 1 Filed: 08/11/11 Desc: Main Document Page 38 of 45

B22C (Official Form 22C) (Chapter 13) (12/10)

In re	Paul C. Vallee	According to the calculations required by this statement:
G N	Debtor(s)	■ The applicable commitment period is 3 years.
Case Nu	(If known)	☐ The applicable commitment period is 5 years.
	(II KIIOWII)	☐ Disposable income is determined under § 1325(b)(3).
		■ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Pa	rt I.	REPORT OF IN	COME					
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.								
1	a.   Unmarried. Complete only Column A ("I	<b>Debt</b>	or's Income'') for	Lines 2-10.					
	b.   Married. Complete both Column A ("Deb					me	'') for Lines 2-1	0.	
	All figures must reflect average monthly income r						Column A	Columi	ı B
	calendar months prior to filing the bankruptcy case the filing. If the amount of monthly income varied						Debtor's	Spouse	e's
	six-month total by six, and enter the result on the			s, you must divid	e the		Income	Incom	ie
2	Gross wages, salary, tips, bonuses, overtime, co	mm	issions.			\$	0.00	\$	
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered								
	a. Gross receipts	\$	Debtor 11,696.93	Spouse \$					
	b. Ordinary and necessary business expenses	\$	6,996.93						
	c. Business income	Su	btract Line b from	Line a		\$	4,700.00	\$	
4	Rents and other real property income. Subtract the appropriate column(s) of Line 4. Do not enter part of the operating expenses entered on Line a. Gross receipts  b. Ordinary and necessary operating expenses c. Rent and other real property income	a nub as \$	mber less than zer  a deduction in Pa  Debtor	Spouse  Spouse  Spouse  Spouse  Spouse  Spouse	de any	\$	0.00	\$	
5	Interest, dividends, and royalties.	וט	ibtract Ellic o fron	II Line a		\$	0.00		
	•								
6	Pension and retirement income.					\$	0.00	\$	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.				<b>hat</b> the	\$	0.00	\$	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8.  However, if you contend that unemployment compensation received by you or your spouse was benefit under the Social Security Act, do not list the amount of such compensation in Column Act.								
	be a benefit under the Social Security Act Debto	r \$	<b>0.00</b> Sp	oouse \$		\$	0.00	\$	

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.  Debtor Spouse					
	a.         \$         \$           b.         \$         \$	0.00	\$			
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	4,700.00	\$			
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		4,700.00			
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERI	OD				
12	Enter the amount from Line 11	S	4,700.00			
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of you enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular by the household expenses of you or your dependents and specify, in the lines below, the basis for excluding income (such as payment of the spouse's tax liability or the spouse's support of persons other than the del debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjon a separate page. If the conditions for entering this adjustment do not apply, enter zero.  a. \$ b. \$ c. \$ Total and enter on Line 13	or spouse, basis for g this btor or the	0.00			
14	Subtract Line 13 from Line 12 and enter the result.	9				
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number enter the result.		·			
16	Applicable median family income. Enter the median family income for applicable state and household (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy or from th	court.)				
	a. Enter debtor's state of residence: NH b. Enter debtor's household size:	3	82,465.00			
17	<ul> <li>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</li> <li>■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable of the top of page 1 of this statement and continue with this statement.</li> <li>□ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable at the top of page 1 of this statement and continue with this statement.</li> </ul>	le commitme	•			
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE IN	COME				
18	Enter the amount from Line 11.	S	4,700.00			
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expense debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B incompayment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments separate page. If the conditions for entering this adjustment do not apply, enter zero.    a.	s of the ne(such as r's				
	Total and enter on Line 19.	9	<b>0.00</b>			
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	9				
	1	4	4,700.00			

Application of § 1325(b)(3). Check the applicable box and proceed as directed.  □ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is d 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.  ■ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is d 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complet  Part IV. CALCULATION OF DEDUCTIONS FROM INCOME  Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)  National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous day applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptey court.) The applicable number of persons is the number that would currently be allowed as exemption on your federal income tax return, plus the number of any additional dependents whom you support.  National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number in that category that would current be allowed as exemptions on your federal income tax return, plus the number of may additional dependents whor you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons who are e65 years of age or older. (The applicable number of persons in each age category is the number of may additional dependents whor you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Lic 23.	d \$	56,400.00
The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is d 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. In the amount on Line 23. Check the box for "Disposable income \$1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Part VIII of this statement. Do not complete Part VIII of this statement. Do not complete Part VIII of this statement. Do not complete the Part VII of this statement. Do not complete Part VIII of this statement and complete Part VIII of the Part VIII of this statement. Do not complete Part VIII of this statement and complete Part VIII of this statement. Do not complete Part VIII of this statement and complete Part VIII of t	\$	82,465.00
Part IV. CALCULATION OF DEDUCTIONS FROM INCOME  Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)  National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptio on your federal income tax return, plus the number of any additional dependents whom you support.  National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons of years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons for assorting as a formation is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are of years of age, and enter in Line b2 the applicable number of persons who are of years of age or older. (The applicable number of persons who are of years of age or older. (The applicable number of persons who are of years of age or older. (The applicable number of persons who are of years of age or older. (The applicable number of persons under of S., and enter the result in Line c1. Multiply Line a2 by Line b1 to obtain a total amount for persons of 3 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total amount, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total amount, and enter the result in Line 24B.  Persons under 65 years of age  Persons 65 years of age or older  a1. Allowance per person  b2. Number of persons  c1. Subtotal  Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size. (This information is a	is not d	ot determined under
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)  National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptey court.) The applicable number of persons is the number that would currently be allowed as exemption on your federal income tax return, plus the number of any additional dependents whom you support.  National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and enter in Line b1 the applicable number of person who are under 65 years of age, and enter in Line b2 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons under 65 years of age or older.) In Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.  Persons under 65 years of age  Persons 65 years of age or older  1. Subtotal  Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankrup	Parts	ts IV, V, or VI.
National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.  Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemption on your federal income tax return, plus the number of any additional dependents whom you support.  National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the paplicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons on out-of-Pocket Health Care for persons in each age category is the number of herosons on each age category is the number of the applicable number of persons on your federal income tax return, plus the number of any additional dependents who are under 65 years of age, and enter in Line b2 the applicable number of persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 63 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.  Persons under 65 years of age  Persons 65 years of age or older  a1. Allowance per person  b2. Number of persons  c1. Subtotal  Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards: mortgage/rent expense for your county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists or the number that would currently be allowed as exemptions on your federal income tax return, plus the num		
Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whon you support). Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.  Persons under 65 years of age  Persons 65 years of age or older  a1. Allowance per person  b1. Number of persons  c1. Subtotal  Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debtis secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Interest and mount less than zero.  a. IRS Housing and Utilities Standards; mortgage/rent expense   \$ b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 4	ns \$	8
a1. Allowance per person  b1. Number of persons  c1. Subtotal  Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.  Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IR Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Interest and enter an amount less than zero.  a. IRS Housing and Utilities Standards; mortgage/rent expense  b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	y 1	
b1. Number of persons c1. Subtotal  Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.  Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IR Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Interest of the property of the	_	
Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.  Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IR Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Interest of the payment for any debts secured by your home, if any, as stated in Line 47	_	
Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.  Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IR Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Interval and the treatment of the secured by your home, if any, as stated in Line 47. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	4	
Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.  Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IR Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Interest of the subtract Line b from Line and enter the result in Line 25B. Interest of the Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	3
Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for at debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Interest and utilities Standards; mortgage/rent expense  a. IRS Housing and Utilities Standards; mortgage/rent expense  b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47		6
b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 \$	ny	
home, if any, as stated in Line 47	$\exists l$	
c. Net mortgage/rental expense Subtract Line b from Line a.	╝	
	\$	;
Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$	

27A	Local Standards: transportation; vehicle operation/public transportation and the expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expension included as a contribution to your household expenses in Line 7.	expenses of operating a vehicle and ses or for which the operating expenses are 0			
	If you checked 0, enter on Line 27A the "Public Transportation" amo Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a>	"Operating Costs" amount from IRS Local e applicable Metropolitan Statistical Area or	\$		
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)   1				
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 47	\$ \$			
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$		
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47				
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$		
30	Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sales	come taxes, self employment taxes, social	\$		
31	Other Necessary Expenses: involuntary deductions for employmed deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as voluntary deductions for employment are required for your employment, such as mandatory uniform costs.	retirement contributions, union dues, and	\$		
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.				
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.				
34	Other Necessary Expenses: education for employment or for a ph Enter the total average monthly amount that you actually expend for and for education that is required for a physically or mentally challen education providing similar services is available.	education that is a condition of employment	\$		
35	Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. <b>Do</b>		\$		

	T		T		
36	Other Necessary Expenses: health care. Enter the total health care that is required for the health and welfare of insurance or paid by a health savings account, and that is include payments for health insurance or health savings.	\$			
37		your basic home telephone and cell phone service - such as atternet service-to the extent necessary for your health and	\$		
38	Total Expenses Allowed under IRS Standards. Enter	the total of Lines 24 through 37.	\$		
	Subpart B: Addition	nal Living Expense Deductions			
	-	penses that you have listed in Lines 24-37			
	Health Insurance, Disability Insurance, and Health S. the categories set out in lines a-c below that are reasonable dependents.	avings Account Expenses. List the monthly expenses in oly necessary for yourself, your spouse, or your			
39	a. Health Insurance	\$			
	b. Disability Insurance	\$			
	c. Health Savings Account	\$			
	Total and enter on Line 39		\$		
	If you do not actually expend this total amount, state space below:  \$	your actual total average monthly expenditures in the			
40	Continued contributions to the care of household or f expenses that you will continue to pay for the reasonable ill, or disabled member of your household or member of expenses. Do not include payments listed in Line 34.	\$			
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
42	Home energy costs. Enter the total average monthly an Standards for Housing and Utilities that you actually exptrustee with documentation of your actual expenses, a claimed is reasonable and necessary.	\$			
43	Education expenses for dependent children under 18. actually incur, not to exceed \$147.92 per child, for attended school by your dependent children less than 18 years of documentation of your actual expenses, and you must necessary and not already accounted for in the IRS States.	\$			
44	Additional food and clothing expense. Enter the total a expenses exceed the combined allowances for food and o Standards, not to exceed 5% of those combined allowance or from the clerk of the bankruptcy court.) You must do reasonable and necessary.	\$			
45	<b>Charitable contributions.</b> Enter the amount reasonably contributions in the form of cash or financial instruments 170(c)(1)-(2). <b>Do not include any amount in excess of</b>	s to a charitable organization as defined in 26 U.S.C. §	\$		
46	Total Additional Expense Deductions under § 707(b).	Enter the total of Lines 39 through 45.	\$		

			Subpart C: Deductions for De	bt 1	Payment			
47	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.							
		Name of Creditor	Property Securing the Debt	Φ.	Average Monthly Payment	Does payment include taxes or insurance		
	a.			\$ T	otal: Add Lines	yes no	\$	
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.							
	a.	Name of Creditor	Property Securing the Debt		1/60th of t	he Cure Amount		
	a.					Total: Add Lines	\$	
49	prior	ity tax, child support and al	ity claims. Enter the total amount, divided imony claims, for which you were liable at s, such as those set out in Line 33.				\$	
<b>Chapter 13 administrative expenses.</b> Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.					nd enter the			
50	a. b.	Current multiplier for y issued by the Executive	hly Chapter 13 plan payment.  our district as determined under schedules  Office for United States Trustees. (This  at www.usdoj.gov/ust/ or from the clerk of	\$				
	c.		nistrative expense of chapter 13 case	To	tal: Multiply Li	nes a and b	\$	
51	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 47 through 50.					\$		
			Subpart D: Total Deductions f	ron	n Income			
52	Tota	l of all deductions from in	<b>come.</b> Enter the total of Lines 38, 46, and	51.			\$	
		Part V. DETER	RMINATION OF DISPOSABLE 1	INC	OME UNDI	ER § 1325(b)(2)	)	
53	Total current monthly income. Enter the amount from Line 20.					\$		
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.					\$		
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).					\$		
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.					\$		

	Dodanski an formanski sinomerska mena. If the annual							
		pecial circumstances that justify additional expenses for special circumstances and the resulting expenses in lin						
		tte page. Total the expenses and enter the total in Line						
57	You must provide your case trustee with documen							
	explanation of the special circumstances that make							
	Nature of special circumstances	Amount of Expense						
	a.	\$						
	b.	\$						
	c.	\$						
		Total: Add Lines	\$					
58	Total adjustments to determine disposable income	Add the amounts on Lines 54, 55, 56, and 57 and en	nter the					
	result.		\$					
59	Monthly Disposable Income Under § 1325(b)(2). S	Subtract Line 58 from Line 53 and enter the result.	\$					
	Part VI. ADDI	ITIONAL EXPENSE CLAIMS						
	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.							
	707(b)(2)(A)(ii)(I). If necessary, list additional source	be an additional deduction from your current monthly	income under §					
60	707(b)(2)(A)(ii)(I). If necessary, list additional source	be an additional deduction from your current monthly	income under § average monthly expense for					
60	707(b)(2)(A)(ii)(I). If necessary, list additional source each item. Total the expenses.	be an additional deduction from your current monthly be on a separate page. All figures should reflect your	income under § average monthly expense for					
60	707(b)(2)(A)(ii)(I). If necessary, list additional source each item. Total the expenses.  Expense Description	be an additional deduction from your current monthly sees on a separate page. All figures should reflect your  Monthly A  \$ \$	income under § average monthly expense for					
60	707(b)(2)(A)(ii)(I). If necessary, list additional source each item. Total the expenses.  Expense Description a. b. c.	ee an additional deduction from your current monthly sees on a separate page. All figures should reflect your  Monthly A  \$ \$ \$ \$	income under § average monthly expense for					
60	707(b)(2)(A)(ii)(I). If necessary, list additional source each item. Total the expenses.    Expense Description   a.   b.   c.   d.	ee an additional deduction from your current monthly tees on a separate page. All figures should reflect your  Monthly A  \$ \$ \$ \$ \$ \$	income under § average monthly expense for					
60	707(b)(2)(A)(ii)(I). If necessary, list additional source each item. Total the expenses.    Expense Description   a.   b.   c.   d.	ee an additional deduction from your current monthly sees on a separate page. All figures should reflect your  Monthly A  \$ \$ \$ \$	income under § average monthly expense for					
60	707(b)(2)(A)(ii)(I). If necessary, list additional source each item. Total the expenses.    Expense Description   a.   b.   c.   d.   Total:	ee an additional deduction from your current monthly tees on a separate page. All figures should reflect your  Monthly A  \$ \$ \$ \$ \$ \$	income under § average monthly expense for					
60	707(b)(2)(A)(ii)(I). If necessary, list additional source each item. Total the expenses.    Expense Description   a.   b.   c.   d.   Total:    Par   I declare under penalty of perjury that the information	ee an additional deduction from your current monthly sees on a separate page. All figures should reflect your  Monthly A  \$ \$ \$ \$ Add Lines a, b, c and d  \$	income under § average monthly expense for  Amount					
	707(b)(2)(A)(ii)(I). If necessary, list additional source each item. Total the expenses.    Expense Description   a.   b.   c.   d.   Total:    Par   I declare under penalty of perjury that the information must sign.)	me an additional deduction from your current monthly sees on a separate page. All figures should reflect your sees on a separate page. All figures should reflect you	income under § average monthly expense for  Amount					
60	707(b)(2)(A)(ii)(I). If necessary, list additional source each item. Total the expenses.    Expense Description   a.   b.   c.   d.   Total:    Par   I declare under penalty of perjury that the information	ee an additional deduction from your current monthly tees on a separate page. All figures should reflect your  Monthly A  \$ \$ \$ \$ Add Lines a, b, c and d  *  **TVII. VERIFICATION	income under § average monthly expense for  Amount					

# **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period **02/01/2011** to **07/31/2011**.

## Line 3 - Income from operation of a business, profession, or farm

Source of Income: Paul C. Vallee Landscaping, LLC

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	02/2011	\$10,663.58	\$5,963.58	\$4,700.00
5 Months Ago:	03/2011	\$9,180.00	\$4,480.00	\$4,700.00
4 Months Ago:	04/2011	\$6,905.00	\$2,205.00	\$4,700.00
3 Months Ago:	05/2011	\$17,223.00	\$12,523.00	\$4,700.00
2 Months Ago:	06/2011	\$13,105.00	\$8,405.00	\$4,700.00
Last Month:	07/2011	\$13,105.00	\$8,405.00	\$4,700.00
_	Average per month:	\$11,696.93	\$6,996.93	
			Average Monthly NET Income:	\$4,700.00